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B1 (Official Form 1)(1/08)			טט	cument	Pa	ige I oi	47			
	United S Nor	States I thern Di							Voluntary	Petition
Name of Debtor (if individual, <b>Nezirovski, Ali</b>	enter Last, First,	Middle):			Name	of Joint De	ebtor (Spouse	e) (Last, First,	Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):								Joint Debtor is trade names)	n the last 8 years:	
Last four digits of Soc. Sec. or (if more than one, state all)	Individual-Taxpa	yer I.D. (ITI	IN) No./0	Complete El		our digits o		r Individual-T	axpayer I.D. (ITIN) N	o./Complete EIN
Street Address of Debtor (No. a 15804 S. Orlan Brook I	•	nd State):			Street	Address of	Joint Debtor	r (No. and Stro	eet, City, and State):	
Apt. 2A Orland Park, IL			Г	ZIP Code <b>60462</b>						ZIP Code
County of Residence or of the F	Principal Place of	Business:			Coun	ty of Reside	ence or of the	Principal Pla	ce of Business:	
Mailing Address of Debtor (if d	ifferent from stre	et address):			Maili	ng Address	of Joint Debt	tor (if differen	nt from street address):	:
				ZIP Code						ZIP Code
Location of Principal Assets of (if different from street address										
Type of Debtor  (Form of Organization)  (Check one box)  Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Nature of Business (Check one box) □ Health Care Business □ Single Asset Real Estate as de in 11 U.S.C. § 101 (51B) □ Railroad □ Stockbroker □ Commodity Broker □ Clearing Bank □ Other  Tax-Exempt Entity (Check one box) □ Health Care Business □ Single Asset Real Estate as de in 11 U.S.C. § 101 (51B) □ Railroad □ Stockbroker □ Clearing Bank □ Other □ Debtor is a tax-exempt organiunder Title 26 of the United Stockbroker			e) anization	defined "incurr	er 7 er 9 er 11 er 12 er 13 are primarily cod in 11 U.S.C. 3 ed by an indiv.	Petition is Fil	busin	Recognition eding Recognition		
Filing Fee (Check one box)  Full Filing Fee attached  Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.  Statistical/Administrative Information  Debtor estimates that funds will be available for distribution to unsecured credit				Check	Debtor is c if: Debtor's a to insiders c all applica A plan is Acceptano	a small busin not a small b aggregate not s or affiliates; ble boxes: being filed w ces of the pla	ousiness debto necontingent lie ) are less than with this petition in were solicities accordance w	defined in 11 U.S.C. r as defined in 11 U.S.Quidated debts (exclude \$2,190,000.	.C. § 101(51D).  ling debts owed  ne or more b).	
Debtor estimates that, after there will be no funds available.	any exempt prope	erty is exclu	ded and	administrati		es paid,				
Estimated Number of Creditors	200-		5,001- 0,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated Assets  \$0 to \$50,001 to \$100,000 \$500,000 \$500,000	1 to \$500,001 \$ 0 to \$1 t	o \$10 to	] 10,000,001 5 \$50 nillion	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	\$500,000,001 to \$1 billion				
Estimated Liabilities	1 to \$500,001 \$		] 10,000,001 0 \$50	\$50,000,001 to \$100	\$100,000,00 to \$500	\$500,000,001 to \$1 billion				

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Document Page 2 of 47 B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Nezirovski, Ali (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Location Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X <u>/s/ Marc S. Shuger</u> June 22, 2009 Signature of Attorney for Debtor(s) (Date) Marc S. Shuger Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

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# Document

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Name of Debtor(s):

Nezirovski, Ali

Page 3

### **Voluntary Petition**

(This page must be completed and filed in every case)

### Signatures

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### X /s/ Ali Nezirovski

Signature of Debtor Ali Nezirovski

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

June 22, 2009

Date

### Signature of Attorney\*

### X /s/ Marc S. Shuger

Signature of Attorney for Debtor(s)

#### Marc S. Shuger 6186672

Printed Name of Attorney for Debtor(s)

### MARC S. SHUGER, ATTORNEY AT LAW

Firm Name

53 WEST JACKSON BOULEVARD **SUITE 1540** CHICAGO, IL 60604

Address

# Email: MARCSHUGER@AOL.COM

(312) 834-2300 Fax: (312) 834-2201

Telephone Number

June 22, 2009

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B 1D(Official Form 1, Exhibit D) (12/08)

### **United States Bankruptcy Court** Northern District of Illinois

In re	Ali Nezirovski	Ca	ase No.	
		Debtor(s)	hapter	7

## EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Ali Nezirovski
Ali Nezirovski
Date: June 22, 2009

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B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Ali Nezirovski		Case No.	
_		Debtor		
			Chapter	7

### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	6,000.00		
B - Personal Property	Yes	3	4,541.50		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		9,777.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	9		32,342.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			1,872.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			1,835.00
Total Number of Sheets of ALL Schedules		20			
	To	otal Assets	10,541.50		
			Total Liabilities	42,119.00	

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Form 6 - Statistical Summary (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Ali Nezirovski		Case No.	
_		Debtor		
			Chapter	7

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C.  $\S$  159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

### State the following:

Average Income (from Schedule I, Line 16)	1,872.00
Average Expenses (from Schedule J, Line 18)	1,835.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	2,927.24

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		3,577.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		32,342.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		35,919.00

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B6A (Official Form 6A) (12/07)

In re	Ali Nezirovski	Case No.	
-			
		Debtor	

### SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Time Share located at Christmas Mountain Timber. Debtor has fractional deeded interest	Joint tenant DATE OF PURCHASE: 2004; PURCHASE PRICE: \$6,500	J	6,000.00	7,000.00

Sub-Total > 6,000.00 (Total of this page)

6,000.00 Total >

**0** continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

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B6B (Official Form 6B) (12/07)

In re	Ali Nezirovski		Case No.
		Debtor	

### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Ch	ecking and saving accounts-Chase Bank	-	1,000.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Mis	scellaneous used furniture and household goods	-	350.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	Ne	cessary wearing apparel	-	Unknown
7.	Furs and jewelry.	mi	scellaneous jewelry	-	500.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			
			m . 1	Sub-Tota	al > 1,850.00

2 continuation sheets attached to the Schedule of Personal Property

(Total of this page)

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Ali Nezirovski	Case No.
		•

Debtor

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing	4	01(k) with current employer	-	Unknown
	plans. Give particulars.	В	Bedroom set	-	200.00
13.	Stock and interests in incorporated and unincorporated businesses.  Itemize.		80 shares common stock of AIG. Value is \$\$1.51 er share as of 6/19/09 at 10:15 a.m.	-	422.80
	nemize.		370 shares common stock of SIRI (Sirius Radio). /alue listed is \$1.51 as of 6/19/09 10:15 a.m.	-	2,068.70
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

Sub-Total > 2,691.50 (Total of this page)

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Ali Nezirovski	Case No.

Debtor

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Туре	e of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
claims of ev tax refunds, debtor, and	ngent and unliquidated ery nature, including counterclaims of the rights to setoff claims. ted value of each.	X			
22. Patents, cop intellectual particulars.	yrights, and other property. Give	X			
	anchises, and other ngibles. Give	X			
containing prinformation § 101(41A); by individual obtaining a the debtor p	sts or other compilations bersonally identifiable (as defined in 11 U.S.C.) provided to the debtor als in connection with product or service from rimarily for personal, ousehold purposes.	X			
	s, trucks, trailers, and es and accessories.	X			
26. Boats, moto	rs, and accessories.	X			
27. Aircraft and	accessories.	X			
28. Office equipsupplies.	oment, furnishings, and	X			
29. Machinery, supplies use	fixtures, equipment, and ed in business.	X			
30. Inventory.		X			
31. Animals.		X			
32. Crops - grov particulars.	wing or harvested. Give	X			
33. Farming equimplements.		X			
34. Farm suppli	es, chemicals, and feed.	X			
35. Other person not already	nal property of any kind listed. Itemize.	X			
				Sub-Tota	al > <b>0.00</b>

Sub-Total > (Total of this page)

Total >

4,541.50

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (12/07)

In re	Ali Nezirovski	Case No
		,

Debtor

SCHEDULE C	- PROPERTY CLAIMED	AS EXEMPT	
Debtor claims the exemptions to which debtor is entitled (Check one box)  11 U.S.C. §522(b)(2)  11 U.S.C. §522(b)(3)	under: Check if deb \$136,875.	tor claims a homestead exe	mption that exceeds
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, Checking and saving accounts-Chase Bank	Certificates of Deposit 735 ILCS 5/12-1001(b)	1,000.00	1,000.00
Checking and saving accounts-chase bank	733 1203 3/12-1001(5)	1,000.00	1,000.00
Household Goods and Furnishings Miscellaneous used furniture and household goods	735 ILCS 5/12-1001(b)	350.00	350.00
Wearing Apparel Necessary wearing apparel	735 ILCS 5/12-1001(a)	100%	Unknown
<u>Furs and Jewelry</u> miscellaneous jewelry	735 ILCS 5/12-1001(b)	500.00	500.00
Interests in IRA, ERISA, Keogh, or Other Pension 401(k) with current employer	or Profit Sharing Plans 735 ILCS 5/12-1006 735 ILCS 5/12-704	100% 100%	Unknown
Stock and Interests in Businesses 1370 shares common stock of SIRI (Sirius Radio). Value listed is \$1.51 as of 6/19/09 10:15 a.m.	735 ILCS 5/12-1001(b)	2,068.70	2,068.70

Total: 3,918.70 3,918.70 Case 09-22685

Document

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B6D (Official Form 6D) (12/07)

•		
In re	Ali Nezirovski	Case No

Debtor

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	_	_		_			+	
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	COZH _ ZG EZ	LLQUL	S P U T E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xx2345			Opened 9/26/05 Last Active 4/17/09	Т	D A T E D			
Bluegreen Corp 4960 Blue Lake Dr Boca Raton, FL 33431	х	_	Mortgage Time Share located at Christmas Mountain Timber. Debtor has fractional deeded interest					
A M	┞	_	Value \$ 6,000.00		H	Н	7,000.00	1,000.00
Wfnnb/Valucityroomstod Po Box 182303 Columbus, OH 43218	х	_	Opened 8/28/04 Last Active 2/01/09  Bedroom set					
			Value \$ 200.00				2,777.00	2,577.00
Account No.  Representing: Wfnnb/Valucityroomstod			WFNNB-Value City Furniture P.O. Box 659704 San Antonio, TX 78265-9704					
			Value \$					
Account No.  Representing: Wfnnb/Valucityroomstod			World Financial Newtork Natonal Bnk P.O. Box 182273 Columbus, OH 43218-2273					
			Value \$					
continuation sheets attached	<u> </u>	<u> </u>		ubt nis p			9,777.00	3,577.00
			(Report on Summary of Sc		ota lule		9,777.00	3,577.00

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B6E (Official Form 6E) (12/07)

•		
In re	Ali Nezirovski	Case No
-		Debtor ————————————————————————————————————

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report thi total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
□ Domestic support obligations  Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relation of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions  Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busine whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen  Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals  Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to maintain the capital of an insured depository institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Feder Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6F (Official Form 6F) (12/07)

In re	Ali Nezirovski	Case No	
-			

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Check this box if debtor has no creditors holding unsecured	u C	lain	is to report on this schedule F.					
AND ACCOUNT NUMBER	CODEBTOR	Hu: H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLUCULUCH	D I SPUTED	SPUTE	AMOUNT OF CLAIM
Account Noxxxxxxxxxxxxxx1861			Opened 4/01/05 Last Active 6/01/07 CreditCard	Ť	T E D			
Amex P.O. Box 981537 El Paso, TX 79998		-	or editorial d					170.00
Account No.			Utility Service			Г	T	
AT&T U-Verse c/o Colleciton Bureau of America P.O. Box 5013 Hayward, CA 94540-5013		-						120.00
Account No. xxxxxxxxxxxxx3931			Opened 1/23/09 to collection	<u> </u>		H	+	120.00
Cach, Llc /Metris 370 17th Street, Suite 5000 Denver, CO 80202		-	Collection Metris					5,582.00
Account No. xxxxxxxx8282			Opened 11/17/07 Last Active 6/01/08			T	7	
Cap One Po Box 85520 Richmond, VA 23285		-	CreditCard					1,888.00
<b>8</b> continuation sheets attached			(Total of t	Subt			$\int_{0}^{\infty}$	7,760.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Ali Nezirovski		Case No.	
		Debtor	,	

CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	CO	U N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M		CONTINGEN	LIQUIDATED	D I S P U T E D	AMOUNT OF CLAIM
Account No.			Allied Interstate	Ť	T		
Representing:			3000 Corporate Exchange Drive		D		
Cap One			Columbus, OH 43231				
Account No.	T	T	Regional Adjustment Bureau, Inc.			T	
Representing:			7000 Goodlett Farms Parkway				
Cap One			Suite 501, P.O. Box 34111 Memphis, TN 38016				
•			mempins, 114 30010				
Account No. xxxxxx2246	┢	-	Opened 2/01/06	$\vdash$			
			Notice Only				
Carringmtg							
1610 E. St. Andrew Place #B150		-					
Santa Ana, CA 92705							
							0.00
Account No. xxxxxx2246	l		Notice Only				
Carringont Recovery Services, LLC							
P.O. Box 15253	Х	-					
Irvine, CA 92623-5253							
							0.00
Account No. xxxxxxxx2523			Opened 4/25/07 Last Active 12/18/08				
			CreditCard				
Chase		L					
800 Brooksedge Blvd Westerville, OH 43081							
							1,835.00
Sheet no. <u>1</u> of <u>8</u> sheets attached to Schedule of	_	<u> </u>		Subt	tota	ıl	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				1,835.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Ali Nezirovski	Case No	_
		Debtor	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME,	CO	Н	usband, Wife, Joint, or Community	- C	U N	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T O R	C A M	CONSIDERATION FOR CLAIM. IF CLAIM	NT I NG ENT	QU	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxx7103			Opened 6/27/06 Last Active 2/26/09	Т	T E D		
Chase 800 Brooksedge Blvd Westerville, OH 43081		-	CreditCard		D		
							0.00
Account No. xxxxxxx2908			Opened 2/01/05 Last Active 3/01/06 Notice Only-account closed.				
Chase Bank One Card Serv 800 Brooksedge Blvd. Westerville, OH 43081		-	Notice only account closed.				
							Unknown
Account No. xxxxxxxx2191			Opened 9/20/06 Last Active 6/08/08 CreditCard				
Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850		-	Creditoard				0.024.00
Account No.	-		Baker, Miller, Markoff & Krasny	+			9,931.00
1.0000.01.01	l		29 N. Wacker Drive				
Representing: Discover Fin Svcs Llc			5th Floor Chicago, IL 60606-2854				
Account No. xxxxxxxxxxxx6550			Opened 12/08/02 Last Active 8/22/04				
First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104		-	CreditCard-account closed. Notice only				
							0.00
Sheet no. <b>2</b> of <b>8</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Subt			9,931.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Ali Nezirovski	Case No.
		Debtor

CREDITOR'S NAME, MAILING ADDRESS	COD	Hı H	sband, Wife, Joint, or Community	CON	U N L	D I S	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J M			Ι Q υ .		AMOUNT OF CLAIM
Account No. xxxxxx9893			Opened 2/01/06 Last Active 7/01/06	] T	DATED		
Fremontinv 175 N Riverview Drive Anaheim, CA 92808		-	Notice only		<u> </u>		0.00
Account No. xxxxxxxx2512	-	┝	Opened 10/12/07	╁	$\vdash$		
Gembppbycr Po Box 981064 El Paso, TX 79998		-	CreditCard-account closed. Notice only				
							0.00
Account No. xxx3470  Hilco Rec/Chase One Northbrook Pla Suite 415 Northbrook, IL 60062		-	Opened 12/01/08 Last Active 6/01/09 FactoringCompanyAccount 08 Chase Bank Usa N A				
							923.00
Account No. xxxxxxxxxxxxx8805  Hsbc Bank Po Box 5253 Carol Stream, IL 60197		-	Opened 6/30/05 Last Active 11/18/06 CreditCard-account closed notice only.				0.00
Account No. xxxxxxxx4237			Opened 8/15/07	T			
Hsbc Bank Po Box 52530 Carol Stream, IL 60196		-	CreditCard-notice only				0.00
Sheet no. 3 of 8 sheets attached to Schedule of		•		Subt			923.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	nis	pag	ge)	

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B6F (Official Form 6F) (12/07) - Cont.

In re	Ali Nezirovski	Case No	
_		Debtor	

							_	
CREDITOR'S NAME,	C	Н	usband, Wife, Joint, or Community	Č	Ü	P	,	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODE BT OR	J M H	CONSIDERATION FOR CLAIM. IF CLAIM	CONTINGENT		DISPUTED		AMOUNT OF CLAIM
Account No.			Notice Only-account in collection with Metris	Т	T E D		Г	
HSBC Card Services P.O. Box 17313 Baltimore, MD 21297-1313		_	listed herein.		D			0.00
Account No. xxxxxxxxxxxx3910  Hsbc Nv Po Box 5253 Carol Stream, IL 60197		_	Opened 4/24/07 CreditCard-no recent use. Balance is primarily interest and penalties					
								5,585.00
Account No. xxx6730			Medical Services			Ī	†	
MacNeal Hospital c/o RJM Acquisitions Funding LLC 575 Underhill Blvd. Suite 224 Syosset, NY 11791-3416		-						2,735.00
Account No.			Account placed in collection listed herein.			T	$\dagger$	
Metris c/o Trauner, Cohen et al 5901-C Peachtree Dunwoody Road #500 Atlanta, GA 30328		_						0.00
Account No.		T	Pentagroup Financial LLC		Г	T	†	
Representing: Metris			5959 Corporate Drive Suite 1400 Houston, TX 77036					
Sheet no. <b>4</b> of <b>8</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Subt			†	8,320.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Ali Nezirovski	Case No	
_		Debtor	

CREDITOR'S NAME,	000		sband, Wife, Joint, or Community	C O N T	U N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H		N G	QU	SPUTED	AMOUNT OF CLAIM
Account No. xxxx4179			Opened 2/06/06 Last Active 5/01/08	Т	D A T E D		
Ocwen Loan Servicing L 12650 Ingenuity Dr Orlando, FL 32826		-	Mortgage-account closed. Notice only		D		0.00
Account No. xxx3316			Opened 12/05/03 Last Active 10/01/06				
ProfessnI Acct Mgmt In /TCF Bank 633 W Wisconsin Ave Ste Milwaukee, WI 53203		-	Bank charges			x	
							217.00
Account No. xxxxxxxxxxxx4017  Thd/Cbsd Po Box 6497 Sioux Falls, SD 57117		-	Opened 5/22/07 Last Active 5/28/08 ChargeAccount-Home Depot.				907.00
Account No.	-	_	Academy Collection Service, Inc.	-	$\vdash$		307.00
Representing: Thd/Cbsd			10965 Decatur Road Philadelphia, PA 19154-3210				
Account No.			Citi				
Representing: Thd/Cbsd			P.O. Box 653095 Dallas, TX 75265				
Sheet no. <u>5</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Subt			1,124.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Ali Nezirovski	Case No.
		Debtor

CREDITOR'S NAME,	C	Ηι	sband, Wife, Joint, or Community		U N L	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M		CONTINGEN	Q	SPUTED	AMOUNT OF CLAIM
Account No.			GC Services Limited Partnership	Τ̈́	T		
Representing:	1		P.O. Box 26999		Ď		
Thd/Cbsd			San Diego, CA 92196				
Account No.			LTD Financial Services LP				
Representing:			P.O. Box 630769				
Thd/Cbsd			Houston, TX 77263-0769				
Account No.	┢	-	LTD Financial Services LP	+	┾	$\vdash$	
Account No.	ł		7322 Southwest Freeway				
Representing:			Suite 1600				
Thd/Cbsd			Houston, TX 77074				
			·				
Account No.	╁		Account purchased by Chase	1	T	t	
	1						
Washington Mutual Card Services							
P.O. Box 660487		-					
Dallas, TX 75266-0487							
							0.00
A account No	╀	$\vdash$	Asset Management Professionals	+	+	$\vdash$	3.30
Account No.	-		Asset Management Professionals P.O. Box 2824				
L .			Woodstock, GA 30188-1386				
Representing:							
Washington Mutual Card Services							
Sheet no. 6 of 8 sheets attached to Schedule of		1	1	 Sub	tots	ı ıl	
Creditors Holding Unsecured Nonpriority Claims			(Total of				0.00
			(10111101		1		

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In re	Ali Nezirovski	Case No	_
		Debtor	

CREDITOR'S NAME,	ç	Hu	sband, Wife, Joint, or Community	C	Ų	Þ	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	N L Q U L D A	DISPUTED	AMOUNT OF CLAIM
Account No.			Global Credit & Colleciton Corp.	T	T		
Representing:			300 International Drive		Ď		
Washington Mutual Card Services			PMB #10015				
<b>g</b>			Williamsville, NY 14221				
Account No.			QAR LLC				
Representing:			3806 Union Road				
Washington Mutual Card Services			Suite 260				
			Buffalo, NY 14225-4210				
Account No.			Notice Only				
Wells Fargo National Bank P.O. Box 98751 Las Vegas, NV 89193-8751		-					
							0.00
Account No.			Carrington Recovery Services, LLC				
			P.O. Box 15253				
Representing:			Irvine, CA 92623-5253				
Wells Fargo National Bank							
Account No. xxxxxxxxxxxx0781			Opened 8/01/04	+	t	T	
			ChargeAccount				
Wfnnb/Rmpl							
Po Box 337003	Х	-					
Northglenn, CO 80233-7003							
							2,449.00
Sheet no. 7 of 8 sheets attached to Schedule of				Sub	tota	al	2 440 00
Creditors Holding Unsecured Nonpriority Claims			(Total o	f this	pag	ge)	2,449.00

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 $B6F\ (Official\ Form\ 6F)\ (12/07)$  - Cont.

In re	Ali Nezirovski	Case No
		Debtor

				_			
CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community		U N	P	
MAILING ADDRESS	CODEBTOR	H W	DATE CLAIM WAS INCURRED AND	CONTINGENT	L	S P	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER	B T	J	CONSIDERATION FOR CLAIM. IF CLAIM	I N	Q U	U T	AMOUNT OF CLAIM
(See instructions above.)	O R	С	IS SUBJECT TO SETOFF, SO STATE.	G E	I	E	
Account No.		┝	World Financial Network National Bk	₹ T	A T	DISPUTED	
Representing:			P.O. Box 182125		E		
Wfnnb/Rmpl			Columbus, OH 43218				
Willis/Kilipi							
Account No.				T		T	
Account No.							
				$\perp$	┡	_	
Account No.							
Account No.				+	┢	╁	
Account No.							
Sheet no. <b>8</b> of <b>8</b> sheets attached to Schedule of				Sub	tota	ıl	
Creditors Holding Unsecured Nonpriority Claims			(Total of this page)			0.00	
			•		Γota		
			(Report on Summary of So				32,342.00
			(Report on Bullinary of Se	,1100	4U1	101	

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B6G (Official Form 6G) (12/07)

In re	Ali Nezirovski	Case No.
-		, Debtor

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 09-22685 Doc 1 Filed 06/22/09 Entered 06/22/09 16:49:27 Desc Main Document Page 25 of 47

B6H (Official Form 6H) (12/07)

In re	Ali Nezirovski	Case No
_		,
_		Dobton

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.							
NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR						
Monika Walasek 9005 S. Roberts Road 3 C Hickory Hills, IL 60457	Bluegreen Corp 4960 Blue Lake Dr Boca Raton, FL 33431						
Monika Walasek 9005 S. Roberts Road 3 C Hickory Hills, IL 60457	Wfnnb/Rmpl Po Box 337003 Northglenn, CO 80233-7003						
Monika Walasek 9005 S. Roberts Road 3 C Hickory Hills, IL 60457	Wfnnb/Valucityroomstod Po Box 182303 Columbus, OH 43218						
Monika Walasek 9005 S. Roberts Road 3 C Hickory Hills, IL 60457	Carringont Recovery Services, LLC P.O. Box 15253 Irvine, CA 92623-5253						

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**B6I (Official Form 6I) (12/07)** 

In re

Ali Nezirovski

Case No.	

6/22/09 4:48PM

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor(s)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE											
Single	RELATIONSHIP(S): None.	AGE(S):										
<b>Employment:</b>	DEBTOR		SPOUSE									
Occupation	salesperson											
Name of Employer	The Room Place											
How long employed	6.5 years											
Address of Employer	14920 S. LaGrange Road Orland Park, IL 60462											
INCOME: (Estimate of average	ge or projected monthly income at time case filed)		DEBTOR	,	SPOUSE							
	y, and commissions (Prorate if not paid monthly)	\$	2,600.00	\$	N/A							
2. Estimate monthly overtime		\$	0.00	\$	N/A							
3. SUBTOTAL		\$	2,600.00	\$	N/A							
4. LESS PAYROLL DEDUCT	TIONS											
<ul> <li>a. Payroll taxes and socia</li> </ul>	al security	\$	728.00	\$	N/A							
b. Insurance		\$	0.00	\$	N/A							
c. Union dues		\$	0.00	\$	N/A							
d. Other (Specify):		\$	0.00	\$	N/A							
		\$	0.00	\$	N/A							
5. SUBTOTAL OF PAYROLI	L DEDUCTIONS	\$	728.00	\$	N/A							
6. TOTAL NET MONTHLY	ГАКЕ НОМЕ РАҮ	\$	1,872.00	\$	N/A							
7. Regular income from operat	tion of business or profession or farm (Attach detailed statement)	\$	0.00	\$	N/A							
8. Income from real property	•	\$	0.00	\$	N/A							
9. Interest and dividends		\$	0.00	\$	N/A							
10. Alimony, maintenance or s dependents listed above	support payments payable to the debtor for the debtor's use or that of	of ¢	0.00	\$	N/A							
11. Social security or government	nent assistance	Ψ	0.00	Ψ	14/74							
(Specify):		\$	0.00	\$	N/A							
		\$	0.00	\$	N/A							
<ul><li>12. Pension or retirement inco</li><li>13. Other monthly income</li></ul>	me	\$	0.00	\$	N/A							
(Specify):		\$	0.00	\$	N/A							
		\$	0.00	\$	N/A							
14. SUBTOTAL OF LINES 7	THROUGH 13	\$	0.00	\$	N/A							
15. AVERAGE MONTHLY I	NCOME (Add amounts shown on lines 6 and 14)	\$	1,872.00	\$	N/A							
16. COMBINED AVERAGE	MONTHLY INCOME: (Combine column totals from line 15)		\$	1,872.0	<u> </u>							

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Debtor is paid commission only. As such there is a great variance in income. Income listed is average of current income.

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B6J (Official Form 6J) (12/07)

In re	Ali Nezirovski		Case No.	
		Debtor(s)		

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

expenses calculated on this form may differ from the deductions from income allowed on Form	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate househo expenditures labeled "Spouse."	ld. Complete a separate schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$ 800.00
a. Are real estate taxes included? Yes No _X	
b. Is property insurance included? Yes No _X_	
2. Utilities: a. Electricity and heating fuel	\$ 50.00
b. Water and sewer	\$
c. Telephone	\$50.00
d. Other	\$0.00
3. Home maintenance (repairs and upkeep)	\$0.00
4. Food	\$550.00
5. Clothing	\$ 35.00
6. Laundry and dry cleaning	\$ 25.00
7. Medical and dental expenses	\$ 25.00
8. Transportation (not including car payments)	\$
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 0.00
10. Charitable contributions	\$ 0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ 0.00
b. Life	\$ 0.00
c. Health	\$ 0.00
d. Auto	\$ 100.00
e. Other	\$0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	Φ 0.00
(Specify)	\$ 0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included plan)	
a. Auto	\$
b. Other	\$\$
c. Other	\$0.00
14. Alimony, maintenance, and support paid to others	\$
15. Payments for support of additional dependents not living at your home	\$
16. Regular expenses from operation of business, profession, or farm (attach detailed statement	
17. Other	\$\$
Other	\$0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Sche if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	dules and, \$
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within to following the filing of this document:	the year
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$ 1,872.00
b. Average monthly expenses from Line 18 above	\$ 1,835.00
c. Monthly net income (a. minus b.)	\$ 37.00

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B6 Declaration (Official Form 6 - Declaration). (12/07)

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## **United States Bankruptcy Court Northern District of Illinois**

In re	Ali Nezirovski		Case No		
		Debtor(s)	Chapter _	7	
	DECLARATIO	ON CONCERNING DEBTO	R'S SCHEDULE	S	
	DECLARATION UN	DER PENALTY OF PERJURY BY	INDIVIDUAL DEBT	TOR	
	I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets, and that they are true and correct to the best of my knowledge, information, and belief.				
Date	June 22, 2009	Signature /s/ Ali Nezirovsli Ali Nezirovski	ki		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Debtor

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B7 (Official Form 7) (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Ali Nezirovski		Case No.	
		Debtor(s)	Chapter	7

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

None  $\square$ 

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$17,762.00 2009 YTD: The Room Place \$42,394.00 2008: The Room Place \$43,000.00 2007: The Room Place

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#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** SOURCE

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR **PAYMENTS** AMOUNT PAID **OWING** 

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT DATES OF PAID OR PAYMENTS/ VALUE OF AMOUNT STILL NAME AND ADDRESS OF CREDITOR **TRANSFERS TRANSFERS OWING** 

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

OWING

RELATIONSHIP TO DEBTOR DATE OF PAYMENT AMOUNT PAID

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None 

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR NATURE OF PROCEEDING AND CASE NUMBER AND LOCATION DISPOSITION

Discover v Nezirovski 09M1 collection cook co 1st dist muni div Alias summons issued, return

131032 date 7/16/09

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY** 

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### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION. FORECLOSURE SALE. DESCRIPTION AND VALUE OF TRANSFER OR RETURN **PROPERTY** 

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF COURT OF CUSTODIAN CASE TITLE & NUMBER DATE OF ORDER

DESCRIPTION AND VALUE OF

**PROPERTY** 

#### 7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE MARC S. SHUGER, ATTORNEY AT LAW 53 WEST JACKSON BOULEVARD **SUITE 1540** CHICAGO, IL 60604

DATE OF PAYMENT. NAME OF PAYOR IF OTHER THAN DEBTOR 6/19/09

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$651.00

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,

RELATIONSHIP TO DEBTOR DATE Remax-realtor for transaction to buyer 3/09

arms length short sale transaction

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

jointly held comdominium sold through realtor on 3/09. Street address: 9005 S. Roberts Road, Unit 3C, Hickory Hills, IL Sale was a short sale. As such, lender was listed on Schedule F attached hereto for notice purposes only, and Debtor did not receive any funds from transaction.

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b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled None trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DATE(S) OF **DEVICE** TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

#### 11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

NAME AND ADDRESS OF OWNER

Document

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15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF **ENVIRONMENTAL** DATE OF SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** GOVERNMENTAL UNIT SITE NAME AND ADDRESS NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

**BEGINNING AND** NATURE OF BUSINESS **ENDING DATES** 

NAME (ITIN)/ COMPLETE EIN ADDRESS

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

**ADDRESS** NAME

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME **ADDRESS** DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME **ADDRESS** 

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED 6/22/09 4:48PM

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20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

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(Specify cost, market or other basis)

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NATURE OF INTEREST NAME AND ADDRESS PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE NAME AND ADDRESS TITLE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the

commencement of this case.

NAME **ADDRESS** DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year

immediately preceding the commencement of this case.

DATE OF TERMINATION NAME AND ADDRESS TITLE

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS AMOUNT OF MONEY OF RECIPIENT, DATE AND PURPOSE OR DESCRIPTION AND RELATIONSHIP TO DEBTOR OF WITHDRAWAL VALUE OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND TAXPAYER IDENTIFICATION NUMBER (EIN)

8

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	June 22, 2009	Signature	/s/ Ali Nezirovski
			Ali Nezirovski
			Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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# **United States Bankruptcy Court** Northern District of Illinois

In re Ali Nezirovski			Case No.	
	I	Debtor(s)	Chapter	7
CHADTED 7 II	NDIVIDUAL DEBTO	D'S STATEMENT	OF INTEN	ITION
<b>PART A -</b> Debts secured by property property of the estate. Attach			ted for <b>EAC</b>	<b>H</b> debt which is secured by
Property No. 1				
Creditor's Name: Bluegreen Corp		Describe Property S Time Share located has fractional deede	at Christmas	t: Mountain Timber. Debtor
Property will be (check one):				
■ Surrendered	☐ Retained			
If retaining the property, I intend to (check ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		id lien using 11 U.S.C	. § 522(f)).	
Property is (check one):  ☐ Claimed as Exempt		■ Not claimed as exe	amnt	
Li Ciamica as Exempt		= Not claimed as exc	лирт	
Property No. 2				
Creditor's Name: Wfnnb/Valucityroomstod		Describe Property S Bedroom set	ecuring Debt	<b>:</b> :
Property will be (check one):				
■ Surrendered	☐ Retained			
If retaining the property, I intend to (checking Redeem the property  ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C	. § 522(f)).	
Property is (check one):				
☐ Claimed as Exempt		■ Not claimed as exe	empt	
PART B - Personal property subject to un Attach additional pages if necessary.)	expired leases. (All three	columns of Part B mu	st be complete	ed for each unexpired lease.
Property No. 1				
Lessor's Name: -NONE-	Describe Leased Pro	operty:	Lease will be U.S.C. § 365	e Assumed pursuant to 11 5(p)(2):

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I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date June 22, 2009 Signature /s/ Ali Nezirovski Ali Nezirovski

Debtor

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United States Bankruptcy Court
Northern District of Illinois

In re	Ali Nezirovski		Case No		
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPENS	SATION OF ATTO	RNEY FOR I	DEBTOR(S)	
c	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule compensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation of	of the petition in bankrupto	cy, or agreed to be p	aid to me, for services	
	For legal services, I have agreed to accept		\$	651.00	
	Prior to the filing of this statement I have received		\$	651.00	
	Balance Due		\$	0.00	
2. \$	6 299.00 of the filing fee has been paid.				
3. Т	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4. T	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5. <b>I</b>	I have not agreed to share the above-disclosed compen	sation with any other person	n unless they are me	mbers and associates of	my law firm.
[	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the name				aw firm. A
6. I	In return for the above-disclosed fee, I have agreed to rend	der legal service for all aspec	ets of the bankruptcy	case, including:	
b c	Analysis of the debtor's financial situation, and rendering Preparation and filing of any petition, schedules, staten Representation of the debtor at the meeting of creditors [Other provisions as needed]  Negotiations with secured creditors to recommend to the debtor of the debtor at the meeting of creditors as needed]	nent of affairs and plan whice and confirmation hearing, a	h may be required;	-	ruptcy;
7. E	By agreement with the debtor(s), the above-disclosed fee dependence in any disclosed fee dependence any other adversary proceeding.	loes not include the followin hargeability actions, juc	ng service: licial lien avoida	nces, relief from stay	/ actions or
		CERTIFICATION			
	certify that the foregoing is a complete statement of any a ankruptcy proceeding.	agreement or arrangement fo	r payment to me for	representation of the de	ebtor(s) in
Dated	: June 22, 2009	/s/ Marc S. Shug	ıer		
		Marc S. Shuger MARC S. SHUGI	ER, ATTORNEY A		
			Fax: (312) 834-22	01	

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

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over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### **Certificate of Attorney**

X /s/ Marc S. Shuger

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name of Attorney	Signature of Attorney	Date					
Address:							
53 WEST JACKSON BOULEVARD							
SUITE 1540							
CHICAGO, IL 60604							
(312) 834-2300							
MARCSHUGER@AOL.COM							
Cert I (We), the debtor(s), affirm that I (we) have receive	tificate of Debtor ed and read this notice.						
Ali Nezirovski	X /s/ Ali Nezirovski	June 22, 2009					
Printed Name(s) of Debtor(s)	Signature of Debtor	Date					
Case No. (if known)	X						
	Signature of Joint Debtor (if any)	Date					

Marc S. Shuger

June 22, 2009

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# **United States Bankruptcy Court**

		<b>Northern District of Illinois</b>		
In re	Ali Nezirovski		Case No.	
		Debtor(s)	Chapter	7
		VERIFICATION OF CREDITOR M  Number of  (s) hereby verifies that the list of credite	Creditors: _	correct to the best of my
Date:	June 22, 2009	/s/ Ali Nezirovski Ali Nezirovski Signature of Debtor		

Academy Collection Service, Inc. 10965 Decatur Road Philadelphia, PA 19154-3210

Allied Interstate 3000 Corporate Exchange Drive Columbus, OH 43231

Amex P.O. Box 981537 El Paso, TX 79998

Asset Management Professionals P.O. Box 2824 Woodstock, GA 30188-1386

AT&T U-Verse c/o Colleciton Bureau of America P.O. Box 5013 Hayward, CA 94540-5013

Baker, Miller, Markoff & Krasny 29 N. Wacker Drive 5th Floor Chicago, IL 60606-2854

Bluegreen Corp 4960 Blue Lake Dr Boca Raton, FL 33431

Cach, Llc /Metris 370 17th Street, Suite 5000 Denver, CO 80202

Cap One Po Box 85520 Richmond, VA 23285

Carringmtg 1610 E. St. Andrew Place #B150 Santa Ana, CA 92705

Carringont Recovery Services, LLC P.O. Box 15253
Irvine, CA 92623-5253

Carrington Recovery Services, LLC P.O. Box 15253 Irvine, CA 92623-5253

Chase 800 Brooksedge Blvd Westerville, OH 43081

Chase 800 Brooksedge Blvd Westerville, OH 43081

Chase Bank One Card Serv 800 Brooksedge Blvd. Westerville, OH 43081

Citi P.O. Box 653095 Dallas, TX 75265

Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850

First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104

Fremontinv 175 N Riverview Drive Anaheim, CA 92808

GC Services Limited Partnership P.O. Box 26999 San Diego, CA 92196

Gembppbycr Po Box 981064 El Paso, TX 79998

Global Credit & Colleciton Corp. 300 International Drive PMB #10015 Williamsville, NY 14221

Hilco Rec/Chase One Northbrook Pla Suite 415 Northbrook, IL 60062

Hsbc Bank Po Box 5253 Carol Stream, IL 60197

Hsbc Bank Po Box 52530 Carol Stream, IL 60196

HSBC Card Services P.O. Box 17313 Baltimore, MD 21297-1313

Hsbc Nv Po Box 5253 Carol Stream, IL 60197

LTD Financial Services LP P.O. Box 630769 Houston, TX 77263-0769

LTD Financial Services LP 7322 Southwest Freeway Suite 1600 Houston, TX 77074

MacNeal Hospital c/o RJM Acquisitions Funding LLC 575 Underhill Blvd. Suite 224 Syosset, NY 11791-3416

Metris c/o Trauner, Cohen et al 5901-C Peachtree Dunwoody Road #500 Atlanta, GA 30328

Monika Walasek 9005 S. Roberts Road 3 C Hickory Hills, IL 60457 Monika Walasek 9005 S. Roberts Road 3 C Hickory Hills, IL 60457

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Monika Walasek 9005 S. Roberts Road 3 C Hickory Hills, IL 60457

Ocwen Loan Servicing L 12650 Ingenuity Dr Orlando, FL 32826

Pentagroup Financial LLC 5959 Corporate Drive Suite 1400 Houston, TX 77036

Professnl Acct Mgmt In /TCF Bank 633 W Wisconsin Ave Ste Milwaukee, WI 53203

QAR LLC 3806 Union Road Suite 260 Buffalo, NY 14225-4210

Regional Adjustment Bureau, Inc. 7000 Goodlett Farms Parkway Suite 501, P.O. Box 34111 Memphis, TN 38016

Thd/Cbsd Po Box 6497 Sioux Falls, SD 57117

Washington Mutual Card Services P.O. Box 660487 Dallas, TX 75266-0487

Wells Fargo National Bank P.O. Box 98751 Las Vegas, NV 89193-8751

WFNNB-Value City Furniture P.O. Box 659704 San Antonio, TX 78265-9704

Wfnnb/Rmpl Po Box 337003 Northglenn, CO 80233-7003

Wfnnb/Valucityroomstod Po Box 182303 Columbus, OH 43218

World Financial Network National Bk P.O. Box 182125 Columbus, OH 43218

World Financial Newtork Natonal Bnk P.O. Box 182273 Columbus, OH 43218-2273